390461

FLOOD INSURANCE STUDY

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VILLAGE OF CAMDEN, OHIO

PREBLE COUNTY

OCTOBER 15, 1980

federal emergency management agency
federal insurance administration

COMMUNITY NUMBER - 390461

FEMA-209

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PUBLISHED SEPARATELY:

Flood Insurance Rate Map

FLOOD INSURANCE STUDY

VILLAGE OF CAMDEN,
PREBLE COUNTY, OHIO

1.0 INTRODUCTION

1.1 Purpose of Study

This Flood Insurance Study investigates the existence and severity of flood hazards in the Village of Camden, Preble County, Ohio, and aids in the administration of the National Flood Insurance Act of 1968 and the Flood Disaster Protection Act of 1973. This study will be used to convert the Village of Camden to the regular program of flood insurance by the Federal Insurance Administration (FIA). Local and regional planners will use this study in their efforts to promote sound flood plain management.

In some states or communities, flood plain management criteria or regulations may exist that are more restrictive or comprehensive than those on which these Federally-supported studies are based. These criteria take precedence over the minimum Federal criteria for purposes of regulating development in the flood plain, as set forth in the Code of Federal Regulations at 44 CFR 60.1 (d). In such cases, however, it shall be understood that the state (or other jurisdictional agency) shall be able to explain these requirements and criteria.

1.2 Authority and Acknowledgements

The source of authority for this Flood Insurance Study is the National Flood Insurance Act of 1968 and the Flood Disaster Protection Act of 1973.

The hydrologic and hydraulic analyses for this study were performed by the U.S. Army Corps of Engineers, Louisville District, for the Federal Insurance Administration, under Inter-Agency Agreement No. IAA-H-17-78, Project Order No. 26. This study was completed in November 1979.

1.3 Coordination

Streams requiring detailed study were identified at a meeting attended by representatives of the Study Contractor, the FIA, and representatives of the Village of Camden in December 1977. Results of the hydrologic analyses were coordinated with Ohio Department of Natural Resources (ODNR).

On May 21, 1980, the results of the work by the Study Contractor were reviewed and accepted at a final coordination meeting attended by representatives of the Study Contractor, the FIA, and community officials.

2.0 AREA STUDIED

2.1 Scope of Study

This Flood Insurance Study covers the incorporated areas of the Village of Camden. The area of study is shown on the Vicinity Map (Figure 1).

The areas studied by detailed methods were selected with priority given to all known flood hazard areas, and areas of projected development or proposed construction for the next five years, through November 1984.

Approximate methods of analysis were used to study those areas having a low development potential or minimal flood hazards. The scope and methods of study were proposed to and agreed upon by the FIA and the Village of Camden.

The flooding sources studied by detailed methods are Seven Mile Creek and Beasley Run within the corporate limits. Approximate analyses were used to study Trippetts Branch and tributaries of Seven Mile Creek within the corporate limits.

2.2 Community Description

Camden is located in the south-central portion of Preble County in southwestern Ohio about 35 miles north of Cincinnati, and is surrounded by unincorporated areas of Preble County. The 1970 population of Camden was 1,507, as compared with the 1960 population of 1,308 (Reference 1).

In general, the climate of Camden is humid-temperate continental, with an average frost-free season of 168 days and annual precipitation of 39 inches. Short periods of heat or cold are common; humidity is moderately high and the prevailing winds are westerly. The average January temperature is 29.7 degrees Fahrenheit (F.), and the July temperature is 75.0 degrees F. The rainfall is well distributed throughout the year with spring and summer precipitation totaling 21.11 inches. Fall precipitation is 7.92 inches, and winter is 10.06 inches. A considerable part of the winter precipitation occurs as snowfall (Reference 2).

Soils in Camden are predominantly of the Ross-Medway-Landes Association. These are well-drained and moderately well-drained soils on flood plains. The major soils are well suited to irrigation because they are nearly level and have excellent internal drainage. If not protected by levees, however, crops grown on these soils are susceptible to damage from overflow (Reference 3). The soils within the gently sloping areas are used for agricultural purposes while the undrained areas have mixed hard wood forests growth.

FIGURE 1

FEDERAL EMERGENCY MANAGEMENT AGENCY
Federal Insurance Administration

VILLAGE OF CAMDEN, OH
(PREBLE CO.)

APPROXIMATE SCALE
4 0 4 8 12 MILES

VICINITY MAP

The flood plain within Eaton is mostly undeveloped, with portions residentially and commercially developed.

2.3 Principal Flood Problems

Floods may occur in Camden during any season. However, past flood records from other streams in the region indicate that the majority of severe flood events have occurred during January to May. Flooding may result from both periods of general rainfall over the entire basin and from short intense periods of thunderstorms common throughout the area. Due to the lack of stream gages, no data is available for the stages, discharges, or frequencies of previous floods within Camden. Figure 2 shows heights that would be reached by selected future floods in Camden.

2.4 Flood Protection Measures

There are no flood protection measures for the Village of Camden and none are planned.

Several small dams and reservoirs are located in the area, but any flood control benefits would be incidental to their main function of recreation or water supply.

3.0 ENGINEERING METHODS

For the flooding sources studied in detail in the community, standard hydrologic and hydraulic study methods were used to determine the flood hazard data required for this study. Flood events of a magnitude which are expected to be equalled or exceeded once on the average during any 10-, 50-, 100-, or 500-year period (recurrence interval) have been selected as having special significance for flood plain management and for flood insurance premium rates. These events, commonly termed the 10-, 50-, 100-, and 500-year floods, have a 10, 2, 1, and 0.2 percent chance, respectively, of being equalled or exceeded during any year. Although the recurrence interval represents the long term average period between floods of a specific magnitude, rare floods could occur at short intervals or even within the same year. The risk of experiencing a rare flood increases when periods greater than one year are considered. For example, the risk of having a flood which equals or exceeds the 100-year flood (one percent chance of annual occurrence) in any 50-year period is about 40 percent (four in ten), and for any 90-year period, the risk increases to about 60 percent (six in ten). The analyses reported here reflect flooding potentials based on conditions existing in the community at the time of completion of this study. Maps and flood elevations will be amended periodically to reflect future changes.

Figure 2 - Looking northwest - future flood heights at South Second Street and East Hendricks.

3.1 Hydrologic Analyses

Hydrologic analyses were carried out to establish the peak discharge-frequency relationships for floods of the selected recurrence intervals for each flooding source studied in detail affecting the community.

An in-depth study of all Ohio U.S. Geological Survey (USGS) gaging stations within the Louisville District was made in accordance with the Water Resources Council (WRC) Bulletin No. 17A (Reference 4). Initially, 73 stations were to be studied; however, 30 of these stations had some modified peak values through lake regulation. To enhance any relationships developed, natural flows were reconstructed wherever possible. Determination of final discharge-frequency curves considered omission of low and high outliers, weighting with the general skew, and historically adjusting the curves where possible.

Special emphasis was given to the stations in the Great Miami River basin in the development of generalized discharge versus drainage area curves for the 10-, 50-, 100-, and 500-year frequency floods in Preble County and the Village of Camden. The discharges analyzed at these stations are from primarily non-urbanized areas; therefore, these curves were used in all areas where urbanization was deemed to have little or no effect on flood discharges.

Numerous studies have shown that increasing urbanization within a drainage basin affects the rainfall-runoff characteristics and tends to increase flood discharges in comparison to areas where urbanization has not occurred. However, the location of the urbanized area within the drainage of a particular stream can affect the amount of increase in flood discharges. Because of the location of urban areas in Preble County and their relatively small percentage of the total area, there was no adjustment for urbanization of discharges developed as discussed in the preceeding paragraphs.

Frequency discharges for streams in the Village of Camden were selected on the basis of average stream or basin slope. The above-mentioned generalized curves were related to average slope so that ungaged areas could be related to gaged areas.

Peak discharges for the 10-, 50-, 100-, and 500-year floods of each flooding source studied in detail in the community are shown in Table 1.

TABLE 1 - SUMMARY OF DISCHARGES

FLOODING SOURCE AND LOCATION	DRAINAGE AREA (SQ MILES)	PEAK DISCHARGE (CFS) 10-YEAR	50-YEAR	100-YEAR	500-YEAR
SEVEN MILE CREEK					
About 0.9 mile downstream State Route 725	69.4	9,600	14,800	17,300	34,000
At the confluence of Beasley River	62.0	8,900	13,800	16,100	22,400
About 0.8 mile downstream of Barnets Mill Road	59.4	8,200	12,600	14,700	20,500
BEASLEY RUN					
At the Mouth	5.78	730	1,280	1,600	2,380

3.2 Hydraulic Analyses

Analyses of the hydraulic characteristics of the streams in the community were carried out to provide estimates of the elevations of the floods of the selected recurrence intervals along each flooding source studied in detail.

Cross section data were obtained by integrating existing aerial topographic mapping (Reference 5) with field survey measurements; the below-water sections were obtained by field measurements. All bridges and culverts were surveyed to obtain elevation and structural geometry. Detailed structure plans were obtained whenever possible to document structure details.

Locations of selected cross sections used in the hydraulic analyses are shown on the Flood Profiles (Exhibit 1). For stream segments for which a floodway was computed (Section 4.2), selected cross section locations are also shown on the Flood Boundary and Floodway Map (Exhibit 2).

Roughness coefficients (Manning's "n") depend on such factors as type and amount of vegetation, channel configuration, and water depth. Field inspections at each cross section provided estimated values. In conjunction with this approach, known roughness factors for comparable streams in adjacent watersheds were considered. The range of roughness values used for the streams studied in detail in Camden are shown below. Roughness values of channel and overbank for Seven Mile Creek are 0.040 and 0.07, respectively; for Beasley Run channel and overbank values are 0.045 and 0.07, respectively.

Starting water-surface elevations for all streams in Camden began by slope-area computations. Water-surface profiles were developed using the HEC-2 computer step-backwater model (Reference 6). Profiles were determined for the 10-, 50-, 100-, and 500-year floods. Flood profiles were drawn showing computed water-surface elevations to an accuracy of 0.5 foot for floods of selected recurrence intervals (Exhibit 1).

The analysis for the streams studied by approximate methods included generation of flow quantities at selected locations. At these locations cross sections were compiled and normal depth computations were performed to establish the 100-year approximate profile. These profiles were adjusted at bridges that would have a significant effect on the profile by constricting the flow.

The hydraulic analyses for this study are based only on the effects of unobstructed flow. The flood elevations as shown on the profiles are, therefore, considered valid only if hydraulic structures, in general, remain unobstructed and if channel and overbank conditions remain essentially the same as ascertained during this study.

All elevations are referenced from National Geodetic Vertical Datum of 1929 (NGVD); elevation reference marks used in the study are shown on the maps.

4.0 FLOOD PLAIN MANAGEMENT APPLICATIONS

The National Flood Insurance Program encourages state and local governments to adopt sound flood plain management programs. Therefore, each Flood Insurance Study includes a flood boundary map designed to assist communities in developing sound flood plain management measures.

4.1 Flood Boundaries

In order to provide a national standard without regional discrimination, the 100-year flood has been adopted by the FIA as the base flood for purposes of flood plain management measures. The 500-year flood is employed to indicate additional areas of flood risk in the community. For each stream studied in detail, the boundaries of the 100-year and the 500-year floods have been delineated using the elevations determined at each cross section; between cross sections the boundaries were interpolated using topographic maps at a scale of 1:24000, with a contour interval of 10 feet (Reference 5). For the streams studied by approximate methods, the boundary of the 100-year flood was developed from normal depth calculations and the topographic maps referenced above.

The boundaries of the 100- and 500-year floods are shown on the Flood Boundary and Floodway Map (Exhibit 2). Small areas within the flood boundaries may lie above the flood elevations and, therefore, not be subject to flooding; owing to lack of detailed topographical information or to limitations of the map scale, such areas are not shown. In cases where the 100-year and the 500-year flood boundaries are close together, only the 100-year boundary has been shown.

4.2 Floodways

Encroachment on flood plains, such as artificial fill, reduces the flood-carrying capacity, increases the flood heights of streams, and increases flood hazards in areas beyond the encroachment itself. One aspect of flood plain management involves balancing the economic gain from flood plain development against the resulting increase in flood hazard. For purposes of the National Flood Insurance Program, the concept of a floodway is used as a tool to assist local communities in this aspect of flood plain management. Under this concept, the area of the 100-year flood is divided into a floodway and a floodway fringe. The floodway is the channel of a stream plus any adjacent flood plain areas that must be kept free of encroachment in order that the 100-year flood may be carried without substantial increases in flood heights. Minimum standards of the FIA limit such increases in flood heights to 1.0 foot, provided that hazardous velocities are not produced.

The floodways presented in this study were computed on the basis of equal conveyance reduction from each side of the flood plain. The results of these computations were tabulated at selected cross sections for each stream segment for which a floodway was computed (Table 2). The floodway for Seven Mile Creek generally lies outside the corporate limits.

As shown on the Flood Boundary and Floodway Map (Exhibit 2), the floodway boundaries were determined at cross sections; between cross sections, the boundaries were interpolated. In cases where the boundaries of the floodway and the 100-year flood are either close together or collinear, only the floodway boundary has been shown.

The area between the floodway and the boundary of the 100-year flood is termed the floodway fringe. The floodway fringe thus encompasses the portion of the flood plain that could be completely obstructed without increasing the water-surface elevation of the 100-year flood more than 1.0 foot at any point. Typical relationships between the floodway and the floodway fringe and their significance to flood plain development are shown in Figure 3.

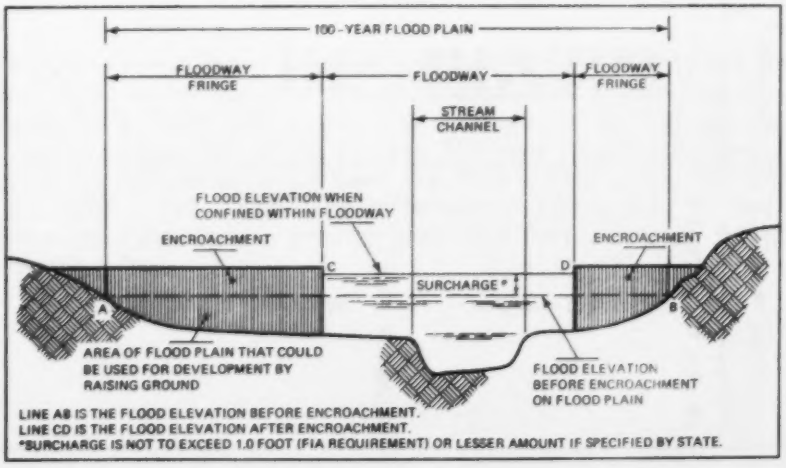
100-YEAR FLOOD PLAIN
FLOODWAY FRINGE
FLOODWAY
FLOODWAY FRINGE
STREAM CHANNEL
FLOOD ELEVATION WHEN CONFINED WITHIN FLOODWAY
ENCROACHMENT
ENCROACHMENT
C
D
SURCHARGE*
A
B
AREA OF FLOOD PLAIN THAT COULD BE USED FOR DEVELOPMENT BY RAISING GROUND
FLOOD ELEVATION BEFORE ENCROACHMENT ON FLOOD PLAIN
LINE AB IS THE FLOOD ELEVATION BEFORE ENCROACHMENT.
LINE CD IS THE FLOOD ELEVATION AFTER ENCROACHMENT.
*SURCHARGE IS NOT TO EXCEED 1.0 FOOT (FIA REQUIREMENT) OR LESSER AMOUNT IF SPECIFIED BY STATE.

FIGURE 3 - Floodway Schematic

FLOODING SOURCE		FLOODWAY			BASE FLOOD WATER SURFACE ELEVATION		
CROSS SECTION	DISTANCE[1]	WIDTH[2] (FEET)	SECTION AREA (SQ. FEET)	MEAN VELOCITY (FEET/SEC.)	WITH FLOODWAY (NGVD)	WITHOUT FLOODWAY (NGVD)	DIFFERENCE
SEVEN MILE CREEK							
A	15.88	188	1619	10.7	830.9	830.2	0.7
B	16.20	347[3]	2652	6.5	836.9	836.0	0.9
C	16.40	272[3]	3131	5.5	840.2	839.3	0.9
D	16.60	148	1687	10.3	841.2	840.4	0.8
E	17.02	230	2343	6.9	847.7	847.3	0.4
F	17.65	464	2760	5.3	855.8	855.2	0.6
G	18.15	532	3189	4.6	861.8	860.9	0.9
H	18.54	193[3]	1817	8.1	867.9	867.0	0.9
I	18.64	196[4]	2091	7.0	871.3	871.0	0.3
J	18.85	113	1107	13.3	876.7	875.7	1.0
BEASLEY RUN							
A	0.27	63[4]	281	5.7	845.2	844.7	0.5
B	0.40	68[4]	255	6.3	848.8	848.8	0.0
C	0.59	53[4]	194	8.3	856.5	856.5	0.0

[1]MILES ABOVE MOUTH
[2]THIS WIDTH IS BEYOND CORPORATE LIMITS
[3]THIS WIDTH EXTENDS BEYOND CORPORATE LIMITS
[4]THIS WIDTH IS WITHIN CORPORATE LIMITS

TABLE 2

FEDERAL EMERGENCY MANAGEMENT AGENCY
Federal Insurance Administration

VILLAGE OF CAMDEN, OH
(PREBLE CO.)

FLOODWAY DATA

SEVEN MILE CREEK - BEASLEY RUN

The floodways in this report are recommended to local agencies as minimum standards that can be adopted or that can be used as a basis for additional studies.

5.0 INSURANCE APPLICATION

In order to establish actuarial insurance rates, the FIA has developed a process to transform the data from the engineering study into flood insurance criteria. This process includes the determination of reaches, Flood Hazard Factors (FHF), and flood insurance zone designations for each flooding source affecting the Village of Camden.

5.1 Reach Determinations

Reaches are defined as lengths of watercourses having relatively the same flood hazard, based on the average weighted difference in water-surface elevations between the 10- and 100-year floods. This difference does not have a variation greater than that indicated in the following table for more than 20 percent of the reach.

Average Difference Between 10- and 100-year Floods	Variation
Less than 2 feet	0.5 foot
2 to 7 feet	1.0 foot
7.1 to 12 feet	2.0 feet
More than 12 feet	3.0 feet

The locations of the reaches determined for the Village of Camden are shown on the Flood Profiles (Exhibit 1) and are summarized in the Flood Insurance Zone Data Table (Table 3).

5.2 Flood Hazard Factors

The FHF is used to correlate flood information with insurance rate tables. Correlations between property damage from floods and their FHFs are used to set actuarial insurance premium rate tables based on FHFs from 005 to 200.

The FHF for a reach is the average weighted difference between the 10- and 100-year flood water-surface elevations expressed to the nearest 0.5 foot, and shown as a three-digit code. For example, if the difference between water-surface elevations of the 10- and 100-year floods is 0.7 foot, the FHF is 005; if the difference is 1.4 feet, the FHF is 015; if the difference is 5.0 feet, the FHF is 050. When the difference between the 10- and 100-year water-surface elevations is greater than 10.0 feet, accuracy for the FHF is to the nearest foot.

5.3 Flood Insurance Zones

After the determination of reaches and their respective FHFs, the entire incorporated area of Village of Camden was divided into zones, each having a specific flood potential or hazard. Each zone was assigned one of the following flood insurance zone designations:

Zone A:	Special Flood Hazard Areas inundated by the 100-year flood, determined by approximate methods; no base flood elevations are shown or FHFs determined.
Zones A4 - A6:	Special Flood Hazard Areas inundated by the 100-year flood, determined by detailed methods; base flood elevations are shown, and zones subdivided according to FHF.
Zone B:	Areas between the Special Flood Hazard Area and the limits of the 500-year flood, including areas of the 500-year flood plain that are protected from the 100-year flood by dike, levee, or other water control structure; or areas subject to certain types of 100-year shallow flooding where depths are less than 1.0 foot; and areas subject to 100-year flooding from sources with drainage areas less than 1 square mile. Zone B is not subdivided.
Zone C:	Areas of minimal flooding.

Table 3, "Flood Insurance Zone Data," summarizes the flood elevation differences, FHFs, flood insurance zones, and base flood elevations for each flooding source studied in detail in the community.

5.4 Flood Insurance Rate Map Description

The Flood Insurance Rate Map for the Village of Camden is, for insurance purposes, the principal result of the Flood Insurance Study. This map (published separately) contains the official delineation of flood insurance zones and base flood elevation lines. Base flood elevation lines show the locations of the expected whole-foot water-surface elevations of the base (100-year) flood. This map is developed in accordance with the latest flood insurance map preparation guidelines published by the FIA.

FLOODING SOURCE	PANEL[1]	ELEVATION DIFFERENCE[2] BETWEEN 1.0% (100-YEAR) FLOOD AND			FLOOD HAZARD FACTOR	ZONE	BASE FLOOD ELEVATION[3] (NGVD)
		10% (10-YEAR)	2% (50-YEAR)	0.2% (500-YEAR)			
SEVEN MILE CREEK							
REACH 1	0005	–3.1	–0.8	1.9	030	A6	VARIES–SEE MAP
REACH 2	0005	–2.2	–0.6	1.6	020	A4	VARIES–SEE MAP
REACH 3	0005	–3.0	–0.9	2.3	030	A6	VARIES–SEE MAP
BEASLEY RUN							
REACH 1	0005	–2.3	–0.7	1.7	025	A5	VARIES–SEE MAP

[1]FLOOD INSURANCE RATE MAP PANEL
[2]WEIGHTED AVERAGE
[3]ROUNDED TO NEAREST FOOT

TABLE 3

FEDERAL EMERGENCY MANAGEMENT AGENCY
Federal Insurance Administration

VILLAGE OF CAMDEN, OH
(PREBLE CO.)

FLOOD INSURANCE ZONE DATA

SEVEN MILE CREEK - BEASLEY RUN

6.0 OTHER STUDIES

A Flood Insurance Study is currently in progress for the unincorporated areas of Preble County, Ohio (Reference 7). The results of this study will match exactly with this study. No other studies were found to exist at the time of this report.

A Flood Hazard Boundary Map has been published by the Federal Insurance Administration (Reference 8). The differences between the Flood Hazard Boundary Map and this study are justified due to the more detailed nature of this Flood Insurance Study.

This report either supersedes or is compatible with all previous studies published on streams studied in this report and should be considered authoritative for the purposes of the National Flood Insurance Program.

7.0 LOCATION OF DATA

Survey, hydrologic, hydraulic and other pertinent data used in this study can be obtained by contacting Insurance and Mitigation Division, Federal Emergency Management Agency, One North Dearborn Street, Chicago, Illinois, 60602.

8.0 REFERENCES AND BIBLIOGRAPHY

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2. Ohio Department of Natural Resources, Progress Report No. 20, An Inventory of Ohio Soils: Preble County, 1962.

3. U.S. Department of Agriculture, Soil Conservation Service, Soil Survey, Preble County, Ohio, June 1969.

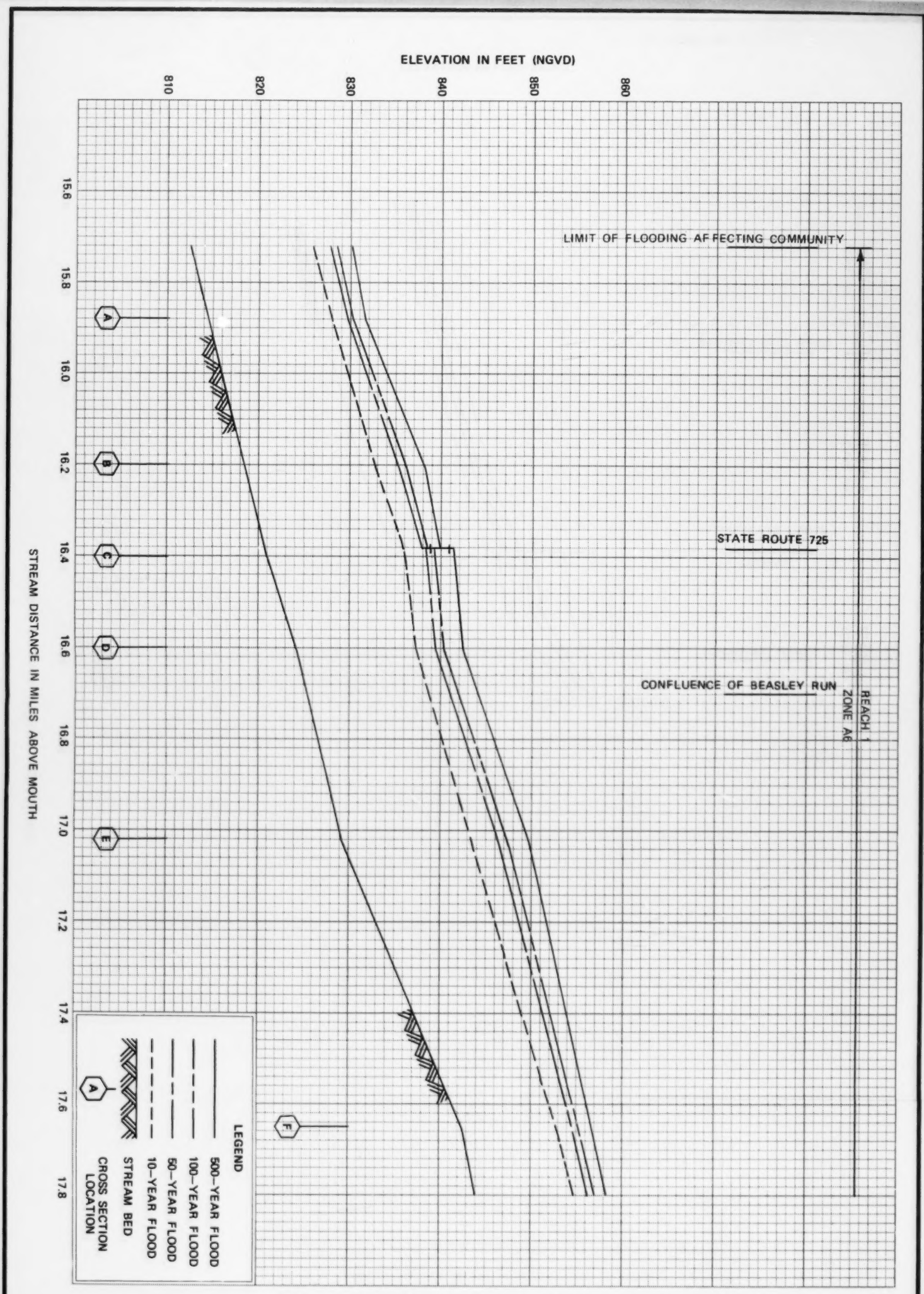
4. U.S. Water Resources Council, Bulletin No. 17A, Guidelines for Determining Flood Flow Frequencies, June 1977.

5. U.S. Geological Survey, 7.5 Minute Series Topographic Maps, (photo enlarged) Scale 1:24000, Contour Interval 10 feet: Eaton, Ohio 1960, (photorevised) 1974; Oxford, Ohio, 1961.

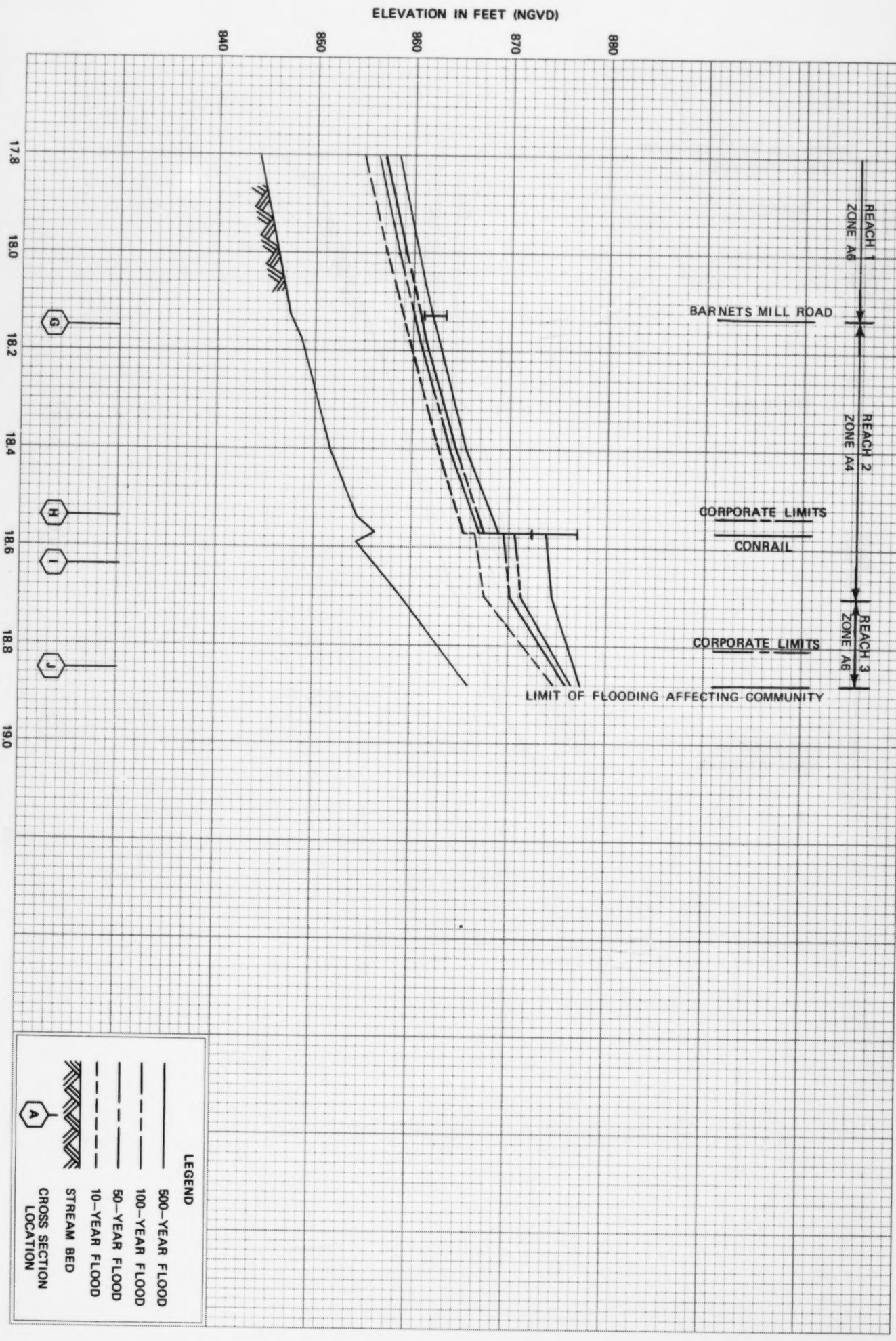
6. U.S. Army Corps of Engineers, Hydrologic Engineering Center, HEC-2 Water-Surface Profiles, Generalized Computer Program, Davis California, October 1973.

7. Federal Emergency Management Agency, Federal Insurance Administration, Flood Insurance Study, Preble County, Unincorporated Areas, Ohio, (in progress).

8. U.S. Housing and Urban Development, Federal Insurance Administration, Flood Hazard Boundary Map, Village of Camden, Ohio, May 1975.



01P	FEDERAL EMERGENCY MANAGEMENT AGENCY Federal Insurance Administration **VILLAGE OF CAMDEN, OH** (PREBLE CO.)	**FLOOD PROFILES** **SEVEN MILE CREEK**

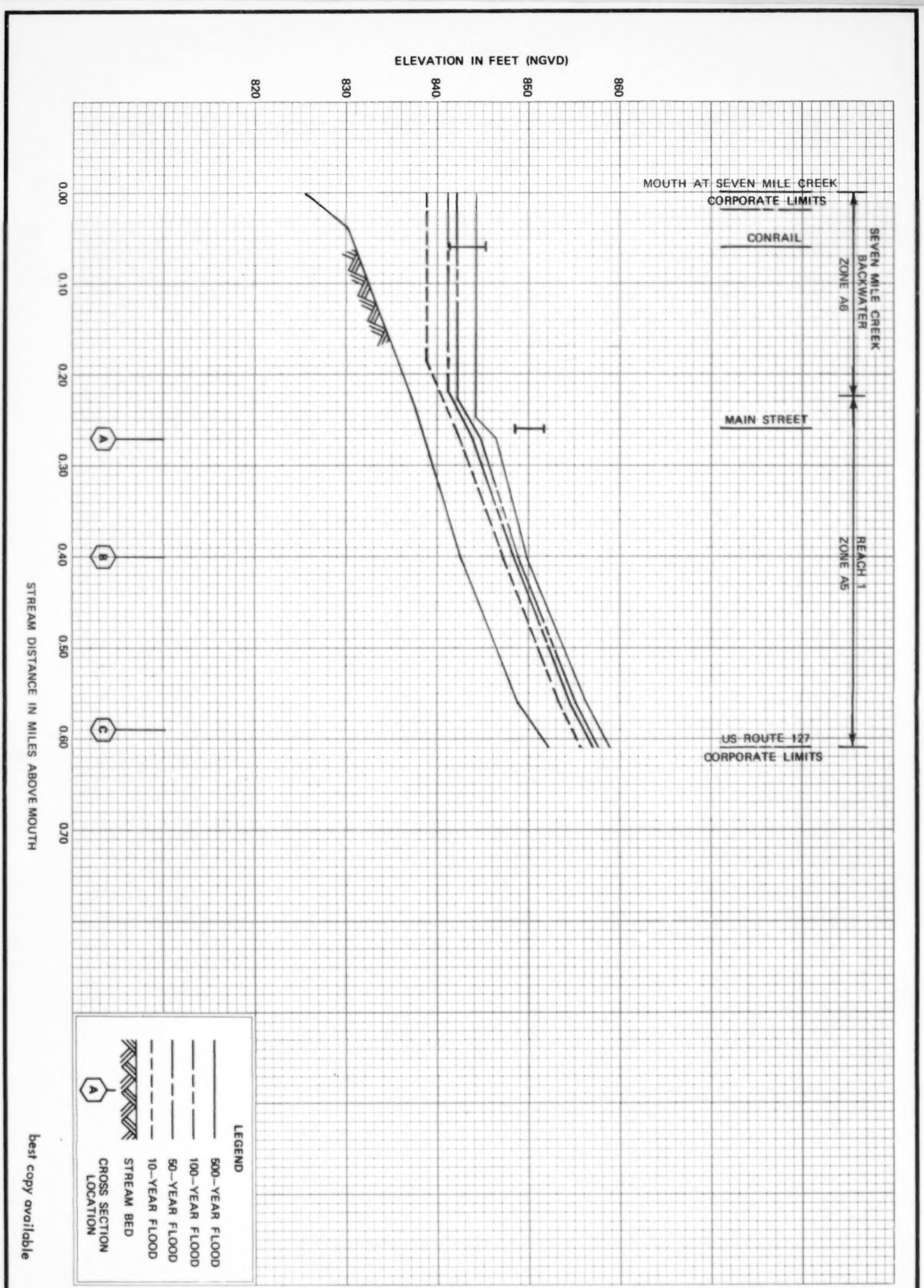


02P

FEDERAL EMERGENCY MANAGEMENT AGENCY
Federal Insurance Administration
VILLAGE OF CAMDEN, OH
(PREBLE CO.)

FLOOD PROFILES

SEVEN MILE CREEK



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03P

FEDERAL EMERGENCY MANAGEMENT AGENCY
Federal Insurance Administration
VILLAGE OF CAMDEN, OH
(PREBLE CO.)

FLOOD PROFILES

BEASLEY RUN